

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number 12-61094

UNITED STATES BANKRUPTCY COURT Western District of Virginia

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 5/4/12 and was converted to a case under chapter 7 on 2/27/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sean M Hunt 1061 Haden Terrace Crozet, VA 22932	Mirna E. Montiel-Hunt aka Mirna Erika Montiel-Carrera 1061 Haden Terrace Crozet, VA 22932
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Case Number: 12-61094	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-3931 xxx-xx-2782
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Attorney for Debtor(s) (name and address): Larry L. Miller Miller Law Group, P.C. 1160 Pepsi Place Suite 341, Jordan Building Charlottesville, VA 22901 Telephone number: (434) 974-9776	Bankruptcy Trustee (name and address): William F Schneider(79) PO Box 739 Lynchburg, VA 24505 Telephone number: 434-528-0411
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Meeting of Creditors

Date: **March 21, 2014**

Time: **02:30 PM**

Location: **cr mtg, CVL, Courtroom 100, US Courthouse, 255 West Main St., Charlottesville, VA 22902**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/20/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1101 Court St.
Room 166
Lynchburg, VA 24504
(434) 845-0317

For the Court:

Clerk of the Bankruptcy Court:
John W. L. Craig

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 2/27/14

EXPLANATIONS**B9A (Official Form 9A) (12/11)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Western District of Virginia

In re:
Sean M Hunt
Mirna E. Montiel-Hunt
Debtors

Case No. 12-61094-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: campbellp
Form ID: b9a

Page 1 of 2
Total Noticed: 43

Date Rcvd: Feb 27, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2014.

db #+Sean M Hunt, 1061 Haden Terrace, Crozet, VA 22932-3348
jdb +Mirna E. Montiel-Hunt, 1061 Haden Terrace, Crozet, VA 22932-3348
tr +Herbert L Beskin(82), PO Box 2103, Charlottesville, VA 22902-2103
3570023 +Aes/nct, 1200 N 7th St, Harrisburg, PA 17102-1419
3570024 +Aes/rbs Citizens Na, 1200 N 7th St, Harrisburg, PA 17102-1419
3570026 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408
 (address filed with court: CACH LLC, 370 17th St Ste 5000, Denver, CO 80202-5690)
3570029 Daniel Hunt, 6872 Castleberry Ct, Crozet, VA 22932-3250
3570031 +Fac/nab, 480 James Robertson Pkwy, Nashville, TN 37219-1212
3607330 +Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
3570040 Law Office Of Kevin Z. Shine, PLLC, 5965 Transit Rd Ste 500, East Amherst, NY 14051-1874
3570043 Real Property Inc., 1500 Amherst St Ste 3, Charlottesville, VA 22903-5158
3657185 U.S. Department of Education, Direct Loan Servicing Center, P.O. Box 5609, Greenville, TX 75403-5609
3570045 UVA Imaging, PO Box 1438, Columbus, GA 31902-1438
3570046 Virginia Department Of Taxation, Bankruptcy Unit, PO Box 2156, Richmond, VA 23218-2156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: millerlawgroupc@millerlawgroupc.com Feb 27 2014 21:40:38 Larry L. Miller,
 Miller Law Group, P.C., 1160 Pepsi Place, Suite 341, Jordan Building,
 Charlottesville, VA 22901
tr +EDI: BWFSCHNEIDER.COM Feb 27 2014 21:33:00 William F Schneider(79), PO Box 739,
 Lynchburg, VA 24505-0739
3585213 +E-mail/Text: BKRMailOps@weltman.com Feb 27 2014 21:41:03 Atlantic Credit and Finance, Inc.,
 Successor in Interest to GE CAPITAL RETA, c/o Weltman, Weinberg & Reis, Co., LPA,
 P.O. Box 6597, Cleveland, OH 44101-1597
3570025 EDI: BANKAMER.COM Feb 27 2014 21:33:00 Bank Of America, Po Box 982238, El Paso, TX 79998
3583389 EDI: RECOVERYCORP.COM Feb 27 2014 21:33:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
3570027 EDI: CAPITALONE.COM Feb 27 2014 21:33:00 Cap One, Po Box 85520, Richmond, VA 23285
3582064 +EDI: BASSASSOC.COM Feb 27 2014 21:33:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
3603117 +E-mail/Text: bankruptcy@cavps.com Feb 27 2014 21:41:08 Cavalry Portfolio Services, LLC,
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
3570028 +EDI: CAUT.COM Feb 27 2014 21:33:00 Chase Auto, Po Box 901076, Ft Worth, TX 76101-2076
3573201 EDI: DISCOVER.COM Feb 27 2014 21:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
3570030 +EDI: DISCOVER.COM Feb 27 2014 21:33:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
3570032 +EDI: RMSC.COM Feb 27 2014 21:33:00 Gecrb/belk, Po Box 965005, Orlando, FL 32896-5005
3570033 +EDI: RMSC.COM Feb 27 2014 21:33:00 Gecrb/care Credit, Po Box 981439,
 El Paso, TX 79998-1439
3570034 +EDI: RMSC.COM Feb 27 2014 21:33:00 Gecrb/oldnavydc, Po Box 981400, El Paso, TX 79998-1400
3570035 +EDI: HFC.COM Feb 27 2014 21:33:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
3570036 +EDI: HFC.COM Feb 27 2014 21:33:00 Hsbc/rmstr, Po Box 5253, Carol Stream, IL 60197-5253
3570037 EDI: IRS.COM Feb 27 2014 21:33:00 Internal Revenue Service, Insolvency Unit,
 400 N 8th St Ste 76, Richmond, VA 23219-4836
3570038 EDI: IRS.COM Feb 27 2014 21:33:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
3588300 +EDI: CAUT.COM Feb 27 2014 21:33:00 JP MORGAN CHASE BANK, NA, CHASE AUTO FINANCE,
 201 N CENTRAL AVE AZ1-1191, PHOENIX, AZ 85004-0073
3607330 +EDI: JEFFERSONCAP.COM Feb 27 2014 21:33:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-7999
3570039 E-mail/Text: JPF-EBN@jfryelaw.com Feb 27 2014 21:40:40 Law Office Of John P. Frye, P.C.,
 PO Box 13665, Roanoke, VA 24036-3665
3570041 E-mail/Text: bankruptcydepartment@ncogroup.com Feb 27 2014 21:41:05 NCO Financial Systems,
 PO Box 15456, Wilmington, DE 19850-5456
3625431 +EDI: OPHSUBSID.COM Feb 27 2014 21:33:00 OAK HARBOR CAPITAL VI, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3634327 EDI: PRA.COM Feb 27 2014 21:33:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
3570042 EDI: PRA.COM Feb 27 2014 21:33:00 Portfolio Recovery Associates, LLC, PO Box 12914,
 Norfolk, VA 23541-0914
3574320 +EDI: STF1.COM Feb 27 2014 21:33:00 Suntrust Bank, Attn:Support Services, P.O. Box 85092,
 Richmond, VA 23286-0001
3570044 +EDI: STF1.COM Feb 27 2014 21:33:00 Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052
3583748 +EDI: WFFC.COM Feb 27 2014 21:33:00 Wells Fargo Bank NA,
 Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422
3570047 +EDI: WFFC.COM Feb 27 2014 21:33:00 Wells Fargo Ed Fin Svc, 301 E 58th St N,
 Sioux Falls, SD 57104-0422
3761838 +EDI: BASSASSOC.COM Feb 27 2014 21:33:00 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
 TOTAL: 30

District/off: 0423-6

User: campbellp
Form ID: b9a

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Total Noticed: 43

Date Rcvd: Feb 27, 2014

***** BYPASSED RECIPIENTS (continued) *****

cr* ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
+eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,
TUCSON, AZ 85712-1083

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 27, 2014 at the address(es) listed below:

Larry L. Miller on behalf of Debtor Sean M Hunt millerlawgroupc@millerlawgroupc.com,
jessie@larrylmillerpc.com;larrylmillerbankruptcy@gmail.com
Larry L. Miller on behalf of Joint Debtor Mirna E. Montiel-Hunt
millerlawgroupc@millerlawgroupc.com,
jessie@larrylmillerpc.com;larrylmillerbankruptcy@gmail.com
USTrustee USTPRegion04.RN.ECF@usdoj.gov
William F Schneider(79) trustee@abellaw.com, va31@ecfcbis.com

TOTAL: 4